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23	₩ 34	statement?) ((((705/38 or 705/69 or 705/77 or 705/80 or 705/26 or 705/33 or 705/34 or 705/35 or 705/29 or 705/39 or 705/40).ccls.) not @py>2000) and (bill? or invoic? or statement?)) and "credit risk"	USPAT; US-PGPUB; EPO; JPO; DERWENT	2004/03/14 16:55